

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 23-21681-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Wisnovsky  
3 Wendy Ter  
Garfield, NJ 07026-1127

Linda Wisnovsky  
3 Wendy Ter  
Garfield, NJ 07026-1127

Social Security No.:

xxx-xx-1508

xxx-xx-8465

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:

Debtor and Joint Debtor was entered on May 9, 2025.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: May 9, 2025

JAN: ntp

Jeanne Naughton  
Clerk

In re:  
Michael Wisnovsky  
Linda Wisnovsky  
Debtors

Case No. 23-21681-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: May 09, 2025

User: admin  
Form ID: 148

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Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2025:

Recip ID	Recipient Name and Address
db/jdb	Michael Wisnovsky, Linda Wisnovsky, 3 Wendy Ter, Garfield, NJ 07026-1127
520114514	+ Denise Carlon, Esq., KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520114522	PNC Bank Mortgage Services, PO Box 8703, Dayton, OH 45401-8703
520114524	Quality Dental Care, P.C., 34 Wisse St Ste 23, Lodi, NJ 07644-3828
520114541	Utility Self Reported/Public Service Ent, PO Box 4500, Allen, TX 75013-1311
520114543	Webbank/LendingClub Corporation, 595 Market St Ste 200, San Francisco, CA 94105-2802

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 09 2025 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 09 2025 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520114502	Email/Text: legal@arsnational.com	May 09 2025 20:43:00	ARS National Services Inc., PO Box 469100, Escondido, CA 92046-9100
520114511	Email/Text: customercareus@creditcorpsolutionsinc.com	May 09 2025 20:42:00	Credit Corp Solutions Inc., 121 W Election Rd Ste 200, Draper, UT 84020-7766
520127274	EDI: CRFRSTNA.COM	May 10 2025 00:33:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
520114503	EDI: CAPITALONE.COM	May 10 2025 00:33:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520114504	EDI: CAPITALONE.COM	May 10 2025 00:33:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
520121612	+ EDI: AIS.COM	May 10 2025 00:33:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520114505	EDI: CAPITALONE.COM	May 10 2025 00:33:00	Capital One/Lord & Taylor, PO Box 30253, Salt Lake City, UT 84130-0253
520167055	+ EDI: BASSASSOC.COM	May 10 2025 00:33:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
520114506	EDI: CITICORP	May 10 2025 00:33:00	Citicards CBNA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520114507	EDI: WFNNB.COM		

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		May 10 2025 00:33:00	Comenity Bank/Avenue, PO Box 182789, Columbus, OH 43218-2789
520114508	EDI: WFNNB.COM		
		May 10 2025 00:33:00	Comenity Bank/Lane Bryant, PO Box 182789, Columbus, OH 43218-2789
520114509	EDI: WFNNB.COM		
		May 10 2025 00:33:00	Comenity Bank/Pier 1, PO Box 182789, Columbus, OH 43218-2789
520114510	EDI: WFNNB.COM		
		May 10 2025 00:33:00	Comenity Bank/Womnwthn, PO Box 182789, Columbus, OH 43218-2789
520114512	EDI: CRFRSTNA.COM		
		May 10 2025 00:33:00	Credit First National Association, PO Box 81315, Cleveland, OH 44181-0315
520114513	Email/PDF: creditonebknofications@resurgent.com		
		May 09 2025 20:55:03	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
520114515	EDI: DISCOVER		
		May 10 2025 00:33:00	Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850-5316
520122594	EDI: DISCOVER		
		May 10 2025 00:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520114516	EDI: IRS.COM		
		May 10 2025 00:33:00	IRS-Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
520114517	EDI: JPMORGANCHASE		
		May 10 2025 00:33:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
520114518	EDI: CAPITALONE.COM		
		May 10 2025 00:33:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
520147045	Email/PDF: resurgentbknofications@resurgent.com		
		May 09 2025 20:54:55	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520114519	Email/Text: ml-ebn@missionlane.com		
		May 09 2025 20:42:00	Mission Lane, LLC, PO Box 105286, Atlanta, GA 30348-5286
520115101	Email/Text: NissanBKNotices@nationalbankruptcy.com		
		May 09 2025 20:42:00	Nissan-Infiniti LT, PO Box 660366, Dallas, TX 75266-0366
520169409	+ Email/Text: NissanBKNotices@nationalbankruptcy.com		
		May 09 2025 20:42:00	Nissan-Infiniti LT LLC, fka Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
520114521	EDI: AGFINANCE.COM		
		May 10 2025 00:33:00	OneMain, PO Box 1010, Evansville, IN 47706-1010
520138518	+ EDI: AGFINANCE.COM		
		May 10 2025 00:33:00	OneMain Financial Group, LLC, PO Box 3251, Evansville, IN 47731-3251
520171427	Email/Text: Bankruptcy.Notices@pnc.com		
		May 09 2025 20:42:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
520170211	EDI: PRA.COM		
		May 10 2025 00:33:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520114523	EDI: PRA.COM		
		May 10 2025 00:33:00	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962
520120526	EDI: Q3G.COM		
		May 10 2025 00:33:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
520122464	EDI: Q3G.COM		
		May 10 2025 00:33:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
520114528	EDI: SYNC		
		May 10 2025 00:33:00	SYNCB/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
520114529	EDI: SYNC		
		May 10 2025 00:33:00	SYNCB/HSN, PO Box 965017, Orlando, FL 32896-5017
520114530	EDI: SYNC		
		May 10 2025 00:33:00	SYNCB/JC Penney, PO Box 965007, Orlando, FL 32896-5007

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520114531	EDI: SYNC	May 10 2025 00:33:00	SYNCB/LA-Z Boy, c/o PO Box 965036, Orlando, FL 32896-5036
520114532	EDI: SYNC	May 10 2025 00:33:00	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
520114533	EDI: SYNC	May 10 2025 00:33:00	SYNCB/PC Richards, PO Box 965036, Orlando, FL 32896-5036
520114534	EDI: SYNC	May 10 2025 00:33:00	SYNCB/PPC, PO Box 965005, Orlando, FL 32896-5005
520114535	EDI: SYNC	May 10 2025 00:33:00	SYNCB/TJX CO PLCC, PO Box 965015, Orlando, FL 32896-5015
520114525	+ Email/Text: enotifications@santanderconsumerusa.com	May 09 2025 20:43:00	Santander Consumer USA, Inc., dba, Chrysler Capital PO Box 961245, Fort Worth, TX 76161-0244
520131819	+ Email/Text: enotifications@santanderconsumerusa.com	May 09 2025 20:43:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
520114526	EDI: CITICORP	May 10 2025 00:33:00	Sears/CBNA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520114527	EDI: CITICORP	May 10 2025 00:33:00	Shell/ Citibank CBNA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520114536	+ EDI: AISACG.COM	May 10 2025 00:33:00	Synchrony Bank by AIS InfoSource, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520114537	^ MEBN	May 09 2025 20:42:10	Telecom Self Reported/DisneyPlus, PO Box 4500, Allen, TX 75013-1311
520114538	^ MEBN	May 09 2025 20:42:11	Telecom Self Reported/Netflix, PO Box 4500, Allen, TX 75013-1311
520114539	^ MEBN	May 09 2025 20:42:11	Telecom Self Reported/Verizon, PO Box 4500, Allen, TX 75013-1311
520114540	EDI: CITICORP	May 10 2025 00:33:00	The Home Depot/CBNA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520114542	+ EDI: BLUESTEM	May 10 2025 00:33:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 51

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520114520	##+	Morton & Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2025 at the address(es) listed below:

Name	Email Address
Brian Gregory Hannon	on behalf of Debtor Michael Wisnovsky bhannon@norgaardfirm.com amartinez@norgaardfirm.com;crose@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;hannon.brian g.b124931@notify.bestcase.com
Brian Gregory Hannon	on behalf of Joint Debtor Linda Wisnovsky bhannon@norgaardfirm.com amartinez@norgaardfirm.com;crose@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;hannon.brian g.b124931@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor PNC MORTGAGE A DIVISION OF PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
TOTAL: 5	